

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

ALIM R. BOWMAN,

Case No.:

18-18610 SLM

Judge:

STACEY L. MEISEL

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: February 16, 2023

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR

Initial Debtor: AB

Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ \_\_\_\_\_ \*\* per \_\_\_\_\_ MONTH \_\_\_\_\_ to the Chapter 13 Trustee, starting on  
\_\_\_\_\_ MAY OF 2018 \_\_\_\_\_ for approximately \_\_\_\_\_ 60 \_\_\_\_\_ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\*\* i. \$20,542, paid in to date, through November of 2022 (Over 55 Months)

ii. \$300 per month, starting in December of 2022, for a period of five (5) months

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ Supp. Fees
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
FLAGSHIP CREDIT CORPORATION	2008 AUDI A6	\$UNKNOWN	SURRENDER. UNKNOWN AS TO AMOUNT OF DEFICIENCY, IF ANY.

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

I. Ongoing payments, by the Debtor, directly to The Money Source, re: mortgage encumbering real property located at 10 Harrison Ave., West Orange, New Jersey, no arrears, loan was modified. Payments by the Debtor, directly to The Money Source, no arrears.

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation
- ☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: NOVEMBER 22, 2021.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>The mortgage was modified and the Debtor, through counsel, has filed a motion for court approval of the loan modification. Plan is being filed, consistent with loan modification order, to be entered, on the motion.</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>Plan term is being extended to 60 months, from 55. Payments under the plan remain the same as in the earlier confirmed plan. Provision addressing mortgage arrears has been removed, since the loan is being modified. The plan calls for payments to be made directly by the Debtor to the lender, consistent with the newly modified loan. No other material changes to the plan. The plan will end at or around the time of confirmation, so amended income and expense schedules are not necessary.</p>
---	--

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: FEBRUARY 16, 2023

/S/ ALIM R. BOWMAN  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: FEBRUARY 16, 2023

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for Debtor(s)

In re:  
Alim R Bowman  
Debtor

Case No. 18-18610-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 17, 2023

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:**

Recip ID	Recipient Name and Address
db	+ Alim R Bowman, 10 Harrison Avenue, West Orange, NJ 07052-5912
cr	+ Flagship Credit Acceptance LLC, c/o Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
cr	+ Flagship Credit Corporation, C/O Morton & Craig, LLC, 110 Marter Ave, Suite 301, Moorestown, NJ 08057-3124
cr	+ THE MONEY SOURCE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ The Money Source Inc., 401 East Jackson Street, Suite 2340, Tampa, FL 33602-5226
517484507	+ AHS Hospital Corp., PO Box 35510, Newark, NJ 07193-0001
517484508	+ AHS Hospital Corporation, Attn: Richard Krieg, Esq., 17 Prospect Street, Morristown, NJ 07960-6862
517484509	+ American Diagnostic Imaging, 9-25 Alling Street, Newark, NJ 07102-5376
517484510	+ Automobile Insurance Surcharge Collectio, PO Box 4850, Trenton, NJ 08650-4850
517484514	+ East Orange General Hospital, 300 Central Avenue, East Orange, NJ 07018-2897
517484519	+ Michael Harrison, Esq., 3155 Route 10 East, Ste. 214, Denville, NJ 07834-3430
517484520	+ Phelan, Hallinan, Diamond & Jones, PC, 400 Fellowship Road, Ste. 100, Mount Laurel, NJ 08054-3437
517484521	+ Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 17 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517632292	Email/PDF: resurgentbknofications@resurgent.com	Feb 17 2023 20:45:10	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517484511	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2023 11:43:40	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517484512	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2023 11:43:40	Capital One, PO Box 85617, Richmond, VA 23285-5617
517484513	Email/Text: documentfiling@lciinc.com	Feb 17 2023 20:41:00	Comcast, PO Box 27505, Newark, NJ 07101
517635522	+ Email/Text: bankruptcy@flagshipcredit.com	Feb 17 2023 20:42:00	FLAGSHIP CREDIT ACCEPTANCE, PO BOX 3807, Coppell, TX 75019-5877
517484515	Email/Text: FirstProgressCorrespondence@acttoday.com	Feb 17 2023 20:41:00	First Progress, PO Box 9053, Johnson City, TN 37615-9053
517484517	+ Email/Text: bankruptcy@flagshipcredit.com	Feb 17 2023 20:42:00	Flagship Credit Acceptance, 3 Christy Drive, Ste. 201, Chadds Ford, PA 19317-9670
517484518	+ Email/Text: Bankruptcy@ICSystem.com	Feb 17 2023 20:41:00	IC System Inc, PO Box 64378, Saint Paul, MN

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Feb 17, 2023

Form ID: pdf901

Total Noticed: 35

517592591	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 17 2023 20:42:00	55164-0378 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517484522	+ Email/Text: clientservices@remexinc.com	Feb 17 2023 20:41:00	Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
517634831	+ Email/Text: bncmail@w-legal.com	Feb 17 2023 20:42:00	SYNCHRONY BANK / Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517484523	+ Email/Text: bankruptcy@savit.com	Feb 17 2023 20:42:00	Sa-vit Collection Agency, 46 W Ferris Street, East Brunswick, NJ 08816-2159
517484524	+ Email/Text: bankruptcy@sw-credit.com	Feb 17 2023 20:42:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
517525040	+ Email/PDF: ebn_ais@aisinfo.com	Feb 17 2023 20:45:12	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517484527	+ Email/Text: BK@servicingdivision.com	Feb 17 2023 20:41:00	The Money Source Inc, 500 S Broad Street, Meriden, CT 06450-6755
519459387	+ Email/Text: BK@servicingdivision.com	Feb 17 2023 20:41:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
517484528	Email/Text: bankruptcydepartment@tsico.com	Feb 17 2023 20:42:00	Transworld, PO Box 15618, Dept. 940, Wilmington, DE 19850-5618
517484529	+ Email/Text: bankruptcydepartment@tsico.com	Feb 17 2023 20:42:00	Transworld System Inc., 500 Virginia Drive, Ste. 514, Fort Washington, PA 19034-2733
517607850	+ Email/PDF: ebn_ais@aisinfo.com	Feb 17 2023 20:45:19	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517583969	Email/Text: bankruptcytn@wakeassoc.com	Feb 17 2023 20:41:00	EMERGENCY ASSOCIATES OF MONTCLAIR, WAKEFIELD AND ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517634552		THE MONEY SOURCE, INC.
517484525	*+	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
517484526	*+	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
517484516	##+	First Progress/First Equity, PO Box 84010, Columbus, GA 31908-4010

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Feb 17, 2023

Form ID: pdf901

Total Noticed: 35

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor THE MONEY SOURCE INC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor THE MONEY SOURCE INC. bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Herbert B. Raymond	on behalf of Debtor Alim R Bowman herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
John R. Morton, Jr.	on behalf of Creditor Flagship Credit Acceptance LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com
John R. Morton, Jr.	on behalf of Creditor Flagship Credit Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8